

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

THE ESTATE OF OREIDA CRUZ

Debtor(s)

Case No. 18-24072CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/18/2018.
- 2) The plan was confirmed on 11/16/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/04/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/04/2021.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,386.96.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$64,743.70
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$64,743.70**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,492.39
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,545.49
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,037.88**

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BALDWIN E.M.S.	Unsecured	1,084.75	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	165.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	5,481.38	6,183.43	6,183.43	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	5,402.00	5,821.85	5,821.85	0.00	0.00
KEYBRIDGE MEDICAL REVENUE CA	Unsecured	39.00	NA	NA	0.00	0.00
KEYBRIDGE MEDICAL REVENUE CA	Unsecured	27.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	1,239.50	1,239.50	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	824.00	824.00	824.00	0.00	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	169,914.00	177,220.67	0.00	40,981.51	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	0.00	10,151.60	10,151.60	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	67.32	67.32	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	16.50	16.50	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	13,897.27	10,636.97	10,636.97	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLF	Priority	NA	0.00	6.57	6.57	0.00
SANTANDER CONSUMER USA D/B/A	Secured	13,448.00	12,725.00	0.00	0.00	0.00
SANTANDER CONSUMER USA D/B/A	Unsecured	0.00	5.82	5.82	0.00	0.00
SANTANDER CONSUMER USA**	Secured	17,712.00	17,446.55	17,446.55	15,998.88	1,718.86
ST CLAIR HOSPITAL	Unsecured	225.19	NA	NA	0.00	0.00
ST CLAIR HOSPITAL	Unsecured	74.81	NA	NA	0.00	0.00
ST CLAIR MEDICAL SERVICES	Unsecured	300.00	NA	NA	0.00	0.00
STATE OF MARYLAND CENTRAL COI	Unsecured	951.21	951.21	951.21	0.00	0.00
VACATION VILLAGE IN THE BERKSH	Secured	845.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$40,981.51	\$0.00
Mortgage Arrearage	\$10,151.60	\$0.00	\$0.00
Debt Secured by Vehicle	\$17,446.55	\$15,998.88	\$1,718.86
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$27,598.15	\$56,980.39	\$1,718.86
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,895.74	\$6.57	\$0.00
TOTAL PRIORITY:	\$5,895.74	\$6.57	\$0.00
GENERAL UNSECURED PAYMENTS:	\$19,857.43	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,037.88</u>	
Disbursements to Creditors	<u>\$58,705.82</u>	
TOTAL DISBURSEMENTS :		<u>\$64,743.70</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/04/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.